

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 3635-4000	SERIAL NO. TBA
<b>INFORMATION DISCLOSURE CITATION</b>		APPLICANT Hodgdon et al.	
(Use several sheets if necessary)		FILING DATE	GROUP ART UNIT TBA

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
grt	5,774,881	06/30/98	Friend et al.	705	36	10/30/95
grt	5,806,042	09/08/98	Kelly et al.	705	4 & 35	10/11/95

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)**

A	grt		Geer, Caroline T.; "Personal Finance: Factoring Uncertainty Into Retirement Planning: The Monte Carlo Method"; Fortune Magazine; 200; January 11, 1999;
B	grt		Roha, Ronaleen; "Cracking your nest egg": (investing in retirement); Kiplinger's Personal Finance Magazine (Kiplingers Pers Finance Mag) v52, no10 (Oct. '98) p126-9.
C	grt		Cordaro, Christopher J.; "Using Monte Carlo Simulations for Retirement Planning;" Retirement Planning/July-August 1998; p39-44.
D	grt		Clements, Jonathan; "Riding Out Retirement; Knowing how to manage your retirement fund so that you don't run out too soon can be difficult - especially when you can't predict the stock market or future levels of inflation"; The Wall Street Journal; June 15, 1998, Monday, STAR EDITION; Section: Business, p1.
E	grt	JK	Kennedy, James K.; Nash, Robert T.; Bonno, John Andrew; "How Much Is Enough? A Guide to Planning for a Retirement Portfolio"; Journal of Financial Planning; Section: Contributions; June 1998; pp82-88
F	grt	✓	Bengen, CFP, William P.; "Conserving Client Portfolios During Retirement, Part III"; Journal of Financial Planning; December 1997; Section: Contributions; pp84-97.
G	grt		Sit, Mary; "Making the savings last Experts say planning is key to keeping money worries at bay"; Boston Globe (Boston, MA, US); Section: Home Economics: Retirement; Publication date: 971110.

H	<i>gml</i>	Spragins, Ellyn E.; "No time to waste: the rules for investors change in the years just before and after retirement. Here's a handbook. (Focus On Your Money)"; Newsweek; March 24, 1997; v129, n12, p84(2).
I	<i>gml</i>	Simon, Ruth; "How to be sure you never go broke; (retirement planning report; cover story)"; Money (Money); Oct. '96; v25; p100-1+.
J	<i>gml</i>	Veres, Robert N., "The Monte Carlo Solution"; Dow Jones Investment Advisor; 21 <sup>st</sup> Century Planner: Attachment 2: May 1996; p35, 36 & 38.
K	<i>gm</i>	Smith, Anne Kates; "Picking up the pieces: strategies: rebuilding your portfolio for the next bull market"; (1991 Investment Guide) (Cover Story); U.S. News & World Report; 12/17/90; v109, n24, p90(2).
L	<i>gm</i>	Edgerton, Jerry; "Make your money last a lifetime; when you live on your investments, managing them is serious business"; (Special Report: Six Steps to Financial Freedom); Money, Nov, 1986; v15, p100(4).
M	<i>gm</i>	Currier, Chet; "Pros and Cons of Mutual Fund Withdrawal Plans"; Dateline: New York Priority: Weekday Advance; Oct. 30, 1985.
N	<i>gml</i>	Cooley, Philip L.; Hubbard, Carl M.; Walz, Daniel T.; "Sustainable Withdrawal Rates from Your Retirement Portfolio"; Document printed by Department of Business Administration, Trinity University, San Antonio, TX 78212-720; 210-726-7281; Internet address: PCOOLEY@TRINITY.EDU. (not dated).
O	<i>grb</i>	Luxenberg, Stan; "Calibrating the right mix for your retirement portfolio. (Special Section: Planning for Retirement)"; Medical Economics, v73, n11, p53(5); June 10, 1996.
P	<i>grb</i>	Nelson, Stephen L.; "Plan for a successful retirement; calculate what you need to contribute now to build a healthy nest egg;" PC World; v11, n3, pL21(4); March, 1993.
EXAMINER <i>Dagoberto Patino</i>		DATE CONSIDERED <i>6-15-01</i>
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

M&amp;F REV. 06/29/95



paper # 2

Sheet 1

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 3635-4000	SERIAL NO. 09/259,770
INFORMATION DISCLOSURE CITATION  (Use several sheets if necessary)		APPLICANT Hodgdon et al.	
		FILING DATE March 1, 1999	GROUP ART UNIT 2761

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
							TC 5100
							REC'D 15 MAR 1999
							MAIL ROOM

### FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

<i>JMB</i>		DATABASE ABI/INFORM On-line! UMI retrieved from DIALOG, accession no. 01202388 XPOO2911248 the whole document; Tim McCollum: "Adding some byte to retirement plans", NATION'S BUSINESS, vol. 84, no. 8, May 1996 (1996-05), pages 52-55
<i>JMB</i>		"Vanguard Retirement Planner Version 3.0 for Windows Retirement Planning Software User's Manual" 1995 XP002911250 pages 2-22

**EXAMINED**  
*Paul A. Rake*

**DATE CONSIDERED**  
*6-15-01*

**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.